

<i>SERFF Tracking Number:</i>	<i>FRCS-125913473</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40972</i>
<i>Company Tracking Number:</i>	<i>5094</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Term Life Schedule Pages (10/08)</i>		
<i>Project Name/Number:</i>	<i>Firstinv/75/75</i>		

Filing at a Glance

Company: First Investors Life Insurance Company

Product Name: Term Life Schedule Pages (10/08) SERFF Tr Num: FRCS-125913473 State: ArkansasLH

TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 40972
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium	Co Tr Num: 5094	State Status: Approved-Closed
Filing Type: Form	Co Status: None	Reviewer(s): Linda Bird

Authors: Jana Ellmaker, Aaron Clark

Disposition Date: 12/02/2008

Date Submitted: 11/26/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Firstinv/75

Project Number: 75

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted on or about this same date.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/02/2008

State Status Changed: 12/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

When combined with the policy the schedule pages score a 52.1 readability score.

Our fee of \$120 has been sent by EFT on this same date.

The enclosed revised schedule pages replace the schedule pages initially submitted with policy form LTL-2 (09/05)(AR).

This form was previously approved on 02/28/2007. The policy is an individual level term indeterminate premium life

SERFF Tracking Number:	FRCS-125913473	State:	Arkansas
Filing Company:	First Investors Life Insurance Company	State Tracking Number:	40972
Company Tracking Number:	5094		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name:	Term Life Schedule Pages (10/08)		
Project Name/Number:	Firstinv/75/75		

insurance policy. The schedule pages being replaced are:

- LTL-2 (09/05) PS-10-1(AR)
- LTL-2 (09/05) PS-10-2(AR)
- LTL-2 (09/05) PS-20-1(AR)
- LTL-2 (09/05) PS-20-2(AR)
- LTL-2 (09/05) PS-30-1(AR)
- LTL-2 (09/05) PS-30-2(AR)

In addition to rate changes, these pages differ from the prior approved pages as follows:

1. Page 4: the Form # has been removed from the first line of information. It was redundant since the form number is on the bottom of the page.
2. Page 5: the first line of information now says "Level Term Life Insurance 10 Years" (or 20 or 30 as appropriate). The new pages will print two columns of Policy Year and Premium Information instead of just one.
3. New page 5a for 10 and 20 year term to accommodate the YRT premiums.

The issue ages for these plans are:

1. 10 Year Term 18 to 65
2. 20 Year Term 18 to 60
3. 30 Year Term 18 to 50

The Policy is not offered in connection with any special market (i.e., COLI, mail-order, etc.). The policy does not offer any innovative or unique features.

First Investors Life Insurance Company intends to market the Policy individually and concentrate its sales efforts at the broad middle class. Representatives use a "face to face" approach in dealing with clients. First Investors does not use telephone interview underwriting for this Policy and the Policy is not intended for sale through the mail or over the internet.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

<i>SERFF Tracking Number:</i>	<i>FRCS-125913473</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>5094</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Term Life Schedule Pages (10/08)</i>		
<i>Project Name/Number:</i>	<i>Firstinv/75/75</i>		

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Jana Ellmaker, Senior Compliance Specialist	jana.ellmaker@firstconsulting.com
1020 Central	(800) 927-2730 [Phone]
Kansas City, MO 64105	(816) 391-2755[FAX]

Filing Company Information

First Investors Life Insurance Company	CoCode: 63495	State of Domicile: New York
110 Wall Street	Group Code:	Company Type:
New York, NY 10005	Group Name:	State ID Number:
(212) 858-8231 ext. [Phone]	FEIN Number: 13-1968606	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$120.00
Retaliatory?	No
Fee Explanation:	\$20.00 per form filed separately x 6 forms = \$120.00.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
First Investors Life Insurance Company	\$120.00	11/26/2008	24192501

<i>SERFF Tracking Number:</i>	<i>FRCS-125913473</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40972</i>
<i>Company Tracking Number:</i>	<i>5094</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Term Life Schedule Pages (10/08)</i>		
<i>Project Name/Number:</i>	<i>Firstinv/75/75</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/02/2008	12/02/2008

SERFF Tracking Number:	FRCS-125913473	State:	Arkansas
Filing Company:	First Investors Life Insurance Company	State Tracking Number:	40972
Company Tracking Number:	5094		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name:	Term Life Schedule Pages (10/08)		
Project Name/Number:	Firstinv/75/75		

Disposition

Disposition Date: 12/02/2008

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
First Investors Life Insurance Company	%	\$		\$	%	%	%

SERFF Tracking Number:	FRCS-125913473	State:	Arkansas
Filing Company:	First Investors Life Insurance Company	State Tracking Number:	40972
Company Tracking Number:	5094		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name:	Term Life Schedule Pages (10/08)		
Project Name/Number:	Firstinv/75/75		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Individual Term Life Insurance Schedule page		Yes
Form	Individual Term Life Insurance Schedule page		Yes
Form	Individual Term Life Insurance Schedule page		Yes
Form	Individual Term Life Insurance Schedule page		Yes
Form	Individual Term Life Insurance Schedule page		Yes
Form	Individual Term Life Insurance Schedule page		Yes
Rate	Actuarial memorandum and Rates		No

SERFF Tracking Number: FRCS-125913473 State: Arkansas

Filing Company: First Investors Life Insurance Company State Tracking Number: 40972

Company Tracking Number: 5094

TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: Term Life Schedule Pages (10/08)

Project Name/Number: Firstinv/75/75

Form Schedule

Lead Form Number: LTL-2 (10/08) PS-10-1 (AR)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTL-2 (10/08) PS-10-1 (AR)	Schedule Pages	Individual Term Life Insurance Schedule page	Revised	Replaced Form #: LTL-2 (09/05) PS-10-1(AR) Previous Filing #:	52	AR Policy Schedule 10-1.pdf
	LTL-2 (10/08) PS-10-2 (AR)	Schedule Pages	Individual Term Life Insurance Schedule page	Revised	Replaced Form #: LTL-2 (09/05) PS-10-2(AR) Previous Filing #:	52	AR Policy Schedule 10-2.pdf
	LTL-2 (10/08) PS-20-1 (AR)	Schedule Pages	Individual Term Life Insurance Schedule page	Revised	Replaced Form #: LTL-2 (09/05) PS-20-1(AR) Previous Filing #:	52	AR Policy Schedule 20-1.pdf
	LTL-2 (10/08) PS-20-2 (AR)	Schedule Pages	Individual Term Life Insurance Schedule page	Revised	Replaced Form #: LTL-2 (09/05) PS-20-2(AR) Previous Filing #:	52	AR Policy Schedule 20-2.pdf
	LTL-2 (10/08) PS-30-1 (AR)	Schedule Pages	Individual Term Life Insurance Schedule page	Revised	Replaced Form #: LTL-2 (09/05) PS-30-1(AR) Previous Filing #:	52	AR Policy Schedule 30-1.pdf
	LTL-2 (10/08) PS-30-2 (AR)	Schedule Pages	Individual Term Life Insurance Schedule page	Revised	Replaced Form #: LTL-2 (09/05) PS-30-2(AR) Previous Filing #:	52	AR Policy Schedule 30-2.pdf

Policy Schedule

Schedule of Benefits and Premiums

Face Amount	Basic Benefit	Initial* Premium Amount	Payable
[\$100,000]	Base Policy	[\$176.00]	[Annually]
Additional Benefit	Additional Premium	[\$000.00]	

Total Premium **[\$176.00]**

<u>Premium Mode</u>	<u>Modal Factor</u>	<u>Modal Premium</u>
Annual	1.000	\$[176.00]
Semi-Annual	0.510	\$[89.76]
Quarterly	0.260	\$[45.76]
Life Line (Monthly Electronic)	0.0883	\$[15.54]

Modal Premium is equal to the Modal Factor multiplied by the Annual Premium.

*Initial Premium Amount is the premium expected to be charged for the first 10 years. The Current Annualized Premiums and Maximum Annualized Premiums for the Basic Policy are shown on page 5.

The Total Premium includes the premiums for any Additional Benefits attached to this Policy. When the premium for any Additional Benefits is no longer payable, the Total Premium will be reduced accordingly. The Date of Issue and Issue Age of any Additional Benefit is the Date of Issue and Issue Age of the Policy unless otherwise provided by endorsement.

Policy Schedule

Current and Maximum Annualized Premiums

Level Term Life Insurance 20 Years

[Male] Age [35]

[Standard] [Non Tobacco]

<u>Policy Year</u>	<u>Current Annualized Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>	<u>Policy Year</u>	<u>Current Annualized Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>
1	\$ [176.00]	\$ [176.00]	31	[4,954.00]	[4,954.00]
2	[176.00]	[176.00]	32	[5,419.00]	[5,419.00]
3	[176.00]	[176.00]	33	[5,905.00]	[5,905.00]
4	[176.00]	[176.00]	34	[6,418.00]	[6,418.00]
5	[176.00]	[176.00]	35	[6,994.00]	[6,994.00]
6	[176.00]	[355.00]	36	[7,666.00]	[7,666.00]
7	[176.00]	[355.00]	37	[8,482.00]	[8,482.00]
8	[176.00]	[355.00]	38	[9,436.00]	[9,436.00]
9	[176.00]	[355.00]	39	[10,441.00]	[10,441.00]
10	[176.00]	[355.00]	40	[11,521.00]	[11,521.00]
11	[817.00]	[817.00]	41	[12,697.00]	[12,697.00]
12	[886.00]	[886.00]	42	[14,023.00]	[14,023.00]
13	[943.00]	[943.00]	43	[15,565.00]	[15,565.00]
14	[988.00]	[988.00]	44	[17,356.00]	[17,356.00]
15	[1,045.00]	[1,045.00]	45	[19,363.00]	[19,363.00]
16	[1,120.00]	[1,120.00]	46	[21,601.00]	[21,601.00]
17	[1,216.00]	[1,216.00]	47	[24,034.00]	[24,034.00]
18	[1,333.00]	[1,333.00]	48	[26,611.00]	[26,611.00]
19	[1,468.00]	[1,468.00]	49	[29,425.00]	[29,425.00]
20	[1,639.00]	[1,639.00]	50	[32,554.00]	[32,554.00]
21	[1,831.00]	[1,831.00]	51	[36,034.00]	[36,034.00]
22	[2,029.00]	[2,029.00]	52	[39,862.00]	[39,862.00]
23	[2,221.00]	[2,221.00]	53	[43,999.00]	[43,999.00]
24	[2,413.00]	[2,413.00]	54	[48,397.00]	[48,397.00]
25	[2,638.00]	[2,638.00]	55	[53,011.00]	[53,011.00]
26	[2,911.00]	[2,911.00]	56	[57,607.00]	[57,607.00]
27	[3,244.00]	[3,244.00]	57	[62,131.00]	[62,131.00]
28	[3,631.00]	[3,631.00]	58	[66,871.00]	[66,871.00]
29	[4,054.00]	[4,054.00]	59	[71,869.00]	[71,869.00]
30	[4,495.00]	[4,495.00]	60	[77,134.00]	[77,134.00]

The Current Annualized Premium for the Basic Policy is the premium the Company expects to charge. The Current Annualized Premium may be changed in accordance with the Premium Change provision of this Policy. However, the Current Annualized Premium can never be more than the Maximum Annualized Premium shown above. Semi-annual, quarterly and monthly premium payments are subject to a service charge that is included in the Current and Maximum Annualized Premiums illustrated above.

Policy Schedule

Current and Maximum Annualized Premiums

Level Term Life Insurance 10 Years

[Male] Age [35] [Standard] [Non Tobacco]

<u>Policy Year</u>	<u>Current Annualized* Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>	<u>Policy Year</u>	<u>Current Annualized* Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>
61	[82,348.00]	[82,348.00]			
62	[87,439.00]	[87,439.00]			
63	[92,863.00]	[92,863.00]			
64	[98,647.00]	[98,647.00]			
65	[100,085.00]	[100,085.00]			

*The Current Annualized Premium for the Basic Policy is the premium amount the Company expects to charge over the term of this Policy. The Current Annualized Premium may be changed in accordance with the Premium Change provision of the Policy. However, the Current Annualized Premium can never be more than the Maximum Annualized Premium shown above. Semi-annual, quarterly and monthly premium payments are subject to a service charge that is included in the Current and Maximum Annualized Premiums illustrated above.

Policy Schedule

Schedule of Benefits and Premiums

Face Amount	Basic Benefit	Initial* Premium Amount	Payable
[\$100,000]	Basic Policy	[\$210.00]	[Annually]
Additional Benefit	Additional Premium	[\$000.00]	

Total Premium **[\$210.00]**

<u>Premium Mode</u>	<u>Modal Factor</u>	<u>Modal Premium</u>
Annual	1.000	\$[210.00]
Semi-Annual	0.510	\$[107.10]
Quarterly	0.260	\$[54.60]
Life Line (Monthly Electronic)	0.0883	\$[18.54]

Modal Premium is equal to the Modal Factor multiplied by the Annual Premium.

*Initial Premium Amount is the premium expected to be charged for the first 20 years. The Current Annualized Premiums and Maximum Annualized Premiums for the Basic Policy are shown on page 5.

The Total Premium includes the premiums for any Additional Benefits attached to this Policy. When the premium for any Additional Benefits is no longer payable, the Total Premium will be reduced accordingly. The Date of Issue and Issue Age of any Additional Benefit is the Date of Issue and Issue Age of the Policy unless otherwise provided by endorsement.

Policy Schedule

Current and Maximum Annualized Premiums

Level Term Life Insurance 20 Years

[Male] Age [35]

[Standard] [Non Tobacco]

<u>Policy Year</u>	<u>Current Annualized Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>	<u>Policy Year</u>	<u>Current Annualized Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>
1	\$ [210.00]	\$ [210.00]	31	[4,954.00]	[4,954.00]
2	[210.00]	[210.00]	32	[5,419.00]	[5,419.00]
3	[210.00]	[210.00]	33	[5,905.00]	[5,905.00]
4	[210.00]	[210.00]	34	[6,418.00]	[6,418.00]
5	[210.00]	[210.00]	35	[6,994.00]	[6,994.00]
6	[210.00]	[355.00]	36	[7,666.00]	[7,666.00]
7	[210.00]	[355.00]	37	[8,482.00]	[8,482.00]
8	[210.00]	[355.00]	38	[9,436.00]	[9,436.00]
9	[210.00]	[355.00]	39	[10,441.00]	[10,441.00]
10	[210.00]	[355.00]	40	[11,521.00]	[11,521.00]
11	[210.00]	[367.00]	41	[12,697.00]	[12,697.00]
12	[210.00]	[367.00]	42	[14,023.00]	[14,023.00]
13	[210.00]	[367.00]	43	[15,565.00]	[15,565.00]
14	[210.00]	[367.00]	44	[17,356.00]	[17,356.00]
15	[210.00]	[367.00]	45	[19,363.00]	[19,363.00]
16	[210.00]	[367.00]	46	[21,601.00]	[21,601.00]
17	[210.00]	[367.00]	47	[24,034.00]	[24,034.00]
18	[210.00]	[367.00]	48	[26,611.00]	[26,611.00]
19	[210.00]	[367.00]	49	[29,425.00]	[29,425.00]
20	[210.00]	[367.00]	50	[32,554.00]	[32,554.00]
21	[1,831.00]	[1,831.00]	51	[36,034.00]	[36,034.00]
22	[2,029.00]	[2,029.00]	52	[39,862.00]	[39,862.00]
23	[2,221.00]	[2,221.00]	53	[43,999.00]	[43,999.00]
24	[2,413.00]	[2,413.00]	54	[48,397.00]	[48,397.00]
25	[2,638.00]	[2,638.00]	55	[53,011.00]	[53,011.00]
26	[2,911.00]	[2,911.00]	56	[57,607.00]	[57,607.00]
27	[3,244.00]	[3,244.00]	57	[62,131.00]	[62,131.00]
28	[3,631.00]	[3,631.00]	58	[66,871.00]	[66,871.00]
29	[4,054.00]	[4,054.00]	59	[71,869.00]	[71,869.00]
30	[4,495.00]	[4,495.00]	60	[77,134.00]	[77,134.00]

The Current Annualized Premium for the Basic Policy is the premium the Company expects to charge. The Current Annualized Premium may be changed in accordance with the Premium Change provision of this Policy. However, the Current Annualized Premium can never be more than the Maximum Annualized Premium shown above. Semi-annual, quarterly and monthly premium payments are subject to a service charge that is included in the Current and Maximum Annualized Premiums illustrated above.

Policy Schedule

Current and Maximum Annualized Premiums

Level Term Life Insurance 20 Years

[Male] Age [35] [Standard] [Non Tobacco]

<u>Policy Year</u>	<u>Current Annualized* Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>	<u>Policy Year</u>	<u>Current Annualized* Premium for Basic Policy</u>	<u>Maximum Annualized Premium for Basic Policy</u>
61	[82,348.00]	[82,348.00]			
62	[87,439.00]	[87,439.00]			
63	[92,863.00]	[92,863.00]			
64	[98,647.00]	[98,647.00]			
65	[100,085.00]	[100,085.00]			

*The Current Annualized Premium for the Basic Policy is the premium amount the Company expects to charge over the term of this Policy. The Current Annualized Premium may be changed in accordance with the Premium Change provision of the Policy. However, the Current Annualized Premium can never be more than the Maximum Annualized Premium shown above. Semi-annual, quarterly and monthly premium payments are subject to a service charge that is included in the Current and Maximum Annualized Premiums illustrated above.

Policy Schedule

Schedule of Benefits and Premiums

Face Amount	Basic Benefit	Initial* Premium Amount	Payable
[\$100,000]	Basic Policy	[\$283.00]	[Annually]
Additional Benefit	Additional Premium	[\$000.00]	

Total Premium **[\$283.00]**

<u>Premium Mode</u>	<u>Modal Factor</u>	<u>Modal Premium</u>
Annual	1.000	\$ [283.00]
Semi-Annual	0.510	\$ [144.33]
Quarterly	0.260	\$ [73.58]
Life Line (Monthly Electronic)	0.0883	\$ [24.99]

Modal Premium is equal to the Modal Factor multiplied by the Annual Premium.

*Initial Premium Amount is the premium expected to be charged for the first 30 years. The Current Annualized Premiums and Maximum Annualized Premiums for the Basic Policy are shown on page 5.

The Total Premium includes the premiums for any Additional Benefits attached to this Policy. When the premium for any Additional Benefits is no longer payable, the Total Premium will be reduced accordingly. The Date of Issue and Issue Age of any Additional Benefit is the Date of Issue and Issue Age of the Policy unless otherwise provided by endorsement.

Policy Schedule

Current and Maximum Annualized Premiums

Level Term Life Insurance 30 Years

[Male] Age [25]

[Standard] [Non Tobacco]

<u>Policy Year</u>	<u>Current Annualized Premium for Base Policy</u>	<u>Maximum Annualized Premium for Base Policy</u>	<u>Policy Year</u>	<u>Current Annualized Premium for Base Policy</u>	<u>Maximum Annualized Premium for Base Policy</u>
1	\$ [283.00]	\$ [283.00]	31	[4,954.00]	[4,954.00]
2	[283.00]	[283.00]	32	[5,419.00]	[5,419.00]
3	[283.00]	[283.00]	33	[5,905.00]	[5,905.00]
4	[283.00]	[283.00]	34	[6,418.00]	[6,418.00]
5	[283.00]	[283.00]	35	[6,994.00]	[6,994.00]
6	[283.00]	[553.00]	36	[7,666.00]	[7,666.00]
7	[283.00]	[553.00]	37	[8,482.00]	[8,482.00]
8	[283.00]	[553.00]	38	[9,436.00]	[9,436.00]
9	[283.00]	[553.00]	39	[10,441.00]	[10,441.00]
10	[283.00]	[553.00]	40	[11,521.00]	[11,521.00]
11	[283.00]	[553.00]	41	[12,697.00]	[12,697.00]
12	[283.00]	[553.00]	42	[14,023.00]	[14,023.00]
13	[283.00]	[553.00]	43	[15,565.00]	[15,565.00]
14	[283.00]	[553.00]	44	[17,356.00]	[17,356.00]
15	[283.00]	[553.00]	45	[19,363.00]	[19,363.00]
16	[283.00]	[553.00]	46	[21,601.00]	[12,601.00]
17	[283.00]	[553.00]	47	[24,034.00]	[24,034.00]
18	[283.00]	[553.00]	48	[26,611.00]	[26,611.00]
19	[283.00]	[553.00]	49	[29,425.00]	[29,425.00]
20	[283.00]	[553.00]	50	[32,554.00]	[32,554.00]
21	[283.00]	[553.00]	51	[36,034.00]	[36,034.00]
22	[283.00]	[553.00]	52	[39,862.00]	[39,862.00]
23	[283.00]	[553.00]	53	[43,999.00]	[43,999.00]
24	[283.00]	[553.00]	54	[48,397.00]	[48,397.00]
25	[283.00]	[553.00]	55	[53,011.00]	[53,011.00]
26	[283.00]	[553.00]	56	[57,607.00]	[57,607.00]
27	[283.00]	[553.00]	57	[62,131.00]	[62,131.00]
28	[283.00]	[553.00]	58	[66,871.00]	[66,871.00]
29	[283.00]	[553.00]	59	[71,869.00]	[71,869.00]
30	[283.00]	[553.00]	60	[77,134.00]	[77,134.00]

The Current Annualized Premium for the Base Policy is the premium the Company expects to charge. The Current Annualized Premium may be changed in accordance with the Premium Change provision of this Policy. However, the Current Annualized Premium can never be more than the Maximum Annualized Premium shown above. Semi-annual, quarterly and monthly premium payments are subject to a service charge that is included in the Current and Maximum Annualized Premiums illustrated above.

Policy Schedule

Current and Maximum Annualized Premiums

Level Term Life Insurance 30 Years

[Male] Age [25] [Standard] [Non Tobacco]

<u>Policy Year</u>	<u>Current Annualized* Premium for Base Policy</u>	<u>Maximum Annualized Premium for Base Policy</u>	<u>Policy Year</u>	<u>Current Annualized* Premium for Base Policy</u>	<u>Maximum Annualized Premium for Base Policy</u>
61	[82,348.00]	[82,438.00]			
62	[87,439.00]	[87,439.00]			
63	[92,863.00]	[92,863.00]			
64	[98,647.00]	[98,647.00]			
65	[100,085.00]	[100,085.00]			

*The Current Annualized Premium for the Base Policy is the premium amount the Company expects to charge over the term of this Policy. The Current Annualized Premium may be changed in accordance with the Premium Change provision of the Policy. However, the Current Annualized Premium can never be more than the Maximum Annualized Premium shown above. Semi-annual, quarterly and monthly premium payments are subject to a service charge that is included in the Current and Maximum Annualized Premiums illustrated above.

<i>SERFF Tracking Number:</i>	<i>FRCS-125913473</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>First Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40972</i>
<i>Company Tracking Number:</i>	<i>5094</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Term Life Schedule Pages (10/08)</i>		
<i>Project Name/Number:</i>	<i>Firstinv/75/75</i>		

Rate Information

Rate data applies to filing.

Filing Method:

Upon Approval

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
First Investors Life Insurance Company	%	%				%	%

SERFF Tracking Number:	FRCS-125913473	State:	Arkansas
Filing Company:	First Investors Life Insurance Company	State Tracking Number:	40972
Company Tracking Number:	5094		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name:	Term Life Schedule Pages (10/08)		
Project Name/Number:	Firstinv/75/75		

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

11/20/2008

Comments:

Attachments:

AR COC.pdf

Auth_5-08 DIST.pdf

AR Rates cert Exhibit A.pdf

AR RDB.pdf

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Company Name: First Investors Life Insurance Company

Form Title(s): Individual term Life Insurance Schedule page
Individual term Life Insurance Schedule page
Individual term Life Insurance Schedule page
Individual term Life Insurance Schedule page
Individual term Life Insurance Schedule page
Individual term Life Insurance Schedule page

Form Number(s): LTL-2 (10/08) PS-10-1 (AR)
LTL-2 (10/08) PS-10-2 (AR)
LTL-2 (10/08) PS-20-1 (AR)
LTL-2 (10/08) PS-20-2 (AR)
LTL-2 (10/08) PS-30-1 (AR)
LTL-2 (10/08) PS-30-2 (AR)

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



William H. Drinkwater
Senior VP & Chief Actuary, FSA, MAAA

November 17, 2008
Date

First Investors Life Insurance Company
95 Wall Street
New York, NY 10005



November 21, 2007

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

First Investors Life Insurance Company

By:

A handwritten signature in dark ink, appearing to read 'William H. Cunningham', written over a horizontal line.

Title: Senior VP & Chief Actuary, FSA,
MAAA

EXHIBIT A (REVISED)**CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL**

NAME OF COMPANY: First Investors Life Insurance Company

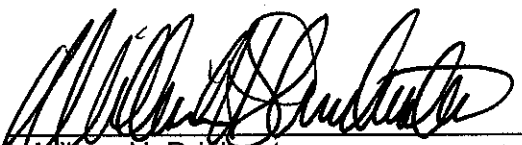
FORM NUMBER(S): LTL-2 (10/08) PS-10-1 (AR)
LTL-2 (10/08) PS-10-2 (AR)
LTL-2 (10/08) PS-20-1 (AR)
LTL-2 (10/08) PS-20-2 (AR)
LTL-2 (10/08) PS-30-1 (AR)
LTL-2 (10/08) PS-30-2 (AR)

The Company does hereby consent and agree:

A) that all premium rates and/or cost bases both "maximum" and "current or projected," used in relation to the policy form number(s) indicated above must be filed with the Insurance Commissioner for the State of Arkansas ("commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior the expiration of sixty (60) days.

or

B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.



William H. Drinkwater
Senior VP & Chief Actuary, FSA, MAAA

November 17, 2008

Date

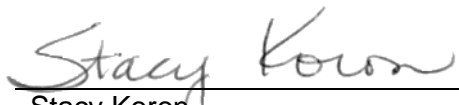
STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: First Investors Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
LTL-2 (10/08) PS-10-1 (AR)	52.1*
LTL-2 (10/08) PS-10-2 (AR)	52.1*
LTL-2 (10/08) PS-20-1 (AR)	52.1*
LTL-2 (10/08) PS-20-2 (AR)	52.1*
LTL-2 (10/08) PS-30-1 (AR)	52.1*
LTL-2 (10/08) PS-30-2 (AR)	52.1*

*When combined with the policy the form scores a 52.1 readability score.



Stacy Koron
Consultant

November 25, 2008

Date